

OFFICE OF THE ILLINOIS STATE TREASURER  
UNCLAIMED PROPERTY DIVISION

## INSTRUCTIONS

FOR FILING THE ANNUAL REPORT AND THE  
ANNUAL REMITTANCE DETAIL OF UNCLAIMED PROPERTY  
USING FORMS UPD601 AND UPD602

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Refer all Reporting Questions to (217)524-0023  
(8 a.m. to 4:30 p.m. Central Time)

**DUE NOVEMBER 1, 2012**

Note: If your report is not received by November 1, 2012, you may be assessed administrative charges, fees and interest.

**FORM MUST BE TYPED**

HOW TO REACH US BY MAIL

**If by:** Regular Mail (U.S. Postal Service)  
**Send to:** Illinois State Treasurer's Office  
Unclaimed Property Division  
PO Box 19496  
Springfield, IL 62794-9496

**If by:** Express Mail Service  
**Send to:** Illinois State Treasurer's Office  
Unclaimed Property Division  
1 West Old State Capitol Plaza, Suite 400  
Springfield, IL 62701-1390

## INTRODUCTION

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The Illinois Uniform Disposition of Unclaimed Property Act 765 ILCS 1025/1-30 (Act) requires the reporting of all intangible personal property (and any earnings thereon) held by banking and financial organizations, and insurance companies other than life insurance corporations which have remained unclaimed by the owner for five (5) years be presumed abandoned. Therefore, all property held by these types of businesses with dates of last activity of June 30, 2007 and prior is considered abandoned and must be reported. The due date for filing the Annual Report of Unclaimed Property is November 1, 2012. Additionally, intangible personal property being held by governmental entities which has remained unclaimed by the owner for a period of seven (7) years is also presumed abandoned and must be reported. Governmental entities must report and remit abandoned property with dates of last activity for June 30, 2005 and prior, by November 1, 2012.

## CHANGE IN ABANDONMENT PERIOD

**A recent change to Illinois Unclaimed Property law changed the dormancy period for Wages, Payroll & Salary from 5 years to 1 year for all holders with the exception of governmental entities. Any Wages, Payroll & Salary with a dormancy period prior to July 1, 2011 are reportable by November 1, 2012.**

## ONLINE REPORTING

**Reports can now be filed online. To utilize Online Reporting, holders with property must generate a data file in the NAUPA standard using HRS Pro or a like program. Holders may also report NTR's online. Information regarding Online Reporting and complete instructions for the process can be found at [www.icash.illinois.gov](http://www.icash.illinois.gov) under the I-Cash link.**

## SPECIAL REPORTING REQUIREMENTS

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REPORTING SOFTWARE - VISIT OUR WEB SITE AT [WWW.ICASH.ILLINOIS.GOV](http://WWW.ICASH.ILLINOIS.GOV).

- If you have 10 or more owners to report, you must file using our reporting program, HRS Pro, which can be downloaded from our Website or a like program that will generate a NAUPA Standard file. If the information you have to report is already in **Microsoft Excel**, detailed instructions for transferring your information can be found in HRS Pro.
- Send instructions for data files which are password protected to [UP\\_Report@treasurer.state.il.us](mailto:UP_Report@treasurer.state.il.us) or provide a contact person and telephone number with the report submission.

### FILING A NEGATIVE REPORT

- An NTR report will not be processed unless it is filed on a UPD601 form or is filed using Online Reporting.
- If you need additional forms, go to [www.icash.illinois.gov](http://www.icash.illinois.gov) and click *Holder Packet (UPD601)*.

### RECIPROCAL REPORTING

- Illinois will accept property only for those states listed in the table on page 8.
- Only incidental property may be reported through reciprocity. This applies to property reported directly to Illinois or for Illinois through a reciprocal state.
- Incidental property is defined as less than ten accounts or less than \$1,000.00 total property per state.
- Do not report Illinois security-related property to any other state (e.g., stock, bonds, mutual funds, dividends or interest).
- Illinois will accept **security-related property for Illinois owners only**.
- Reciprocity does not apply to negative reports. Negative reports must be filed directly to the state that is sending you the report.

### REPORTING UNCLAIMED PROPERTY WITHOUT AN ADDRESS

The Supreme Court has ruled that unclaimed property is to be reported to the state of the owner's last known address. In the event that there is no address, the property is then reportable to the holder's state of incorporation, and if unincorporated to the state in which the holder has its principal place of business. An exception to the above rules would be the reporting of money orders, traveler's checks and other similar written instruments. These are to be reported to the state in which the instrument was purchased. If the state of purchase is unknown then refer to the rules stated above.

## FORMS TO FILE

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A holder must file the unclaimed property report on either the paper forms UPD601 and UPD602, substituting a data file for form UPD602 when the holder has more than 10 items to report, or online according to the instructions located on our Web site at [www.icash.illinois.gov](http://www.icash.illinois.gov).

An Annual Report of Unclaimed Property must be completed and filed **regardless** of whether you have abandoned property to report.

The Annual Remittance Detail form (UPD602) is required only if you have property to report. ***If a professional service is filing your report, you must provide them with forms UPD601 and UPD602 to file your report.*** Copies of completed forms should be kept for your files.

**Inaccurate or incomplete reports are not considered to be in compliance with reporting requirements, and may result in fees and charges as provided for in Section 1025/25.5 of the Act.**

## HOW TO REMIT PROPERTY

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REPORTING CASH: Include a **check** for the total, **payable to: "ILLINOIS STATE TREASURER"**.

AUTOMATED CLEARING HOUSE TRANSFER (ACH) INSTRUCTIONS. Holders may also remit their payment via ACH transfer. To receive Illinois' ACH transfer instructions email your request to [UP\\_Report@treasurer.state.il.us](mailto:UP_Report@treasurer.state.il.us) or call (217)524-0023. The instructions will be faxed to you.

### REPORTING STOCKS OR BONDS:

- **Certificates should be reissued in the name of "Springfield & Co.", FEIN # 90-0169148.** You may DTC shares to our account. Illinois' DTC number is 954, Reference: Springfield & Co/ AUZF10000002. A fax listing all securities to be transferred must be received 24 hours prior to delivery at (617)532-8755, Attn: Vilka Markovich. All deliveries without 24 hour prior notification will be rejected. The state must have a copy of the report prior to DTC transfer.
- **DO NOT enroll the State in dividend reinvestment plans.** Future dividends that accrue are to be remitted in cash.

### REPORTING MUTUAL FUNDS

- All remittable mutual funds shall be registered and delivered to:

Treasurer of the State of Illinois, Unclaimed Property Division  
1 West Old State Capitol Plaza, Suite 400  
Springfield, IL 62701-1390  
FEIN 36-3716228

- Remittable mutual funds shall be transferred to an account, for each fund within the family of funds.
- **DO NOT enroll the State in dividend reinvestment plans. All dividends and other income accruing on mutual fund shares are to be paid in cash.**
- No debits may be made to an account without written authorization from the office of the Treasurer.
- Monthly account statements sent to the above-listed address are mandatory.
- For any owner account reported that is less than one share, or does not meet a minimum balance requirement, liquidate the shares and remit the cash value of the account.

Section A - Identifies the name and address of the business this report was mailed to and who is responsible for filing the annual report. If the information is different from that in Section B, it indicates that the business filing the report (A) is filing for a branch, subsidiary or client (B) located at a different address.

Section B - Shows the name and address of the business or branch for which this report is being filed.

Section C - Name and address changes. If information in Section B is changing, check the applicable reason for the change. Information concerning mergers or a change in filing responsibilities, from a subsidiary or division to a parent company or corporate headquarters, should be described in detail in Section D.

Section D - Complete this section if the business or company in Section B will no longer need to file annual unclaimed property reports due to merger or change in file responsibility.

- **Merger** - If the business listed in Section B has merged with another company that will be responsible for filing future reports, provide the name, address and FEIN of the surviving business.
- **Change in Filing Responsibilities** - If the business listed in Section B is a subsidiary or division of another corporation and future reports for this business will be filed by the parent corporation, provide the name, address and FEIN of the parent corporation.

Section E - Reflects information concerning your company that is currently on our database. Review the information in this section for accuracy and completeness, and make any changes/additions in red ink. The information in this section is required. It determines when you should report, what forms we should send you, and provides for comparative analysis of companies engaged in similar business activities.

- **Contact** - Please provide the name and telephone number of the person responsible for answering questions or resolving problems for the report, for owner claims and (if applicable) for stock.
- **Type of Business** - Identify your primary business activity. Please refer to the table on page 6 and determine which category best describes this, then enter the two-digit code.
- **FEIN** - Your Federal Employer's Identification Number, a nine-digit number on your federal tax forms.
- **Employees/Sales/Assets** - Depending on your type of business activity, you may or may not need to indicate total sales for the last year; however, all businesses are expected to provide their current asset level and number of employees.

Due Diligence - If you have abandoned accounts that are reportable and the owners have not been contacted previously concerning their accounts' inactivity, Section 1025/11(e) of the Act requires that:

"before filing the annual report the holder of property presumed abandoned under this act shall communicate with the owner at his last known address if any address is known to the holder,... If the holder has not communicated with the owner at his last known address at least 120 days before the deadline for filing the annual report, the holder shall mail, at least 60 days before that deadline, a letter by first class mail to the owner at his last known address, if any address not shown to be inaccurate is known to the holder."

TIP - NO CONTACT REQUIRED ON ACCOUNTS LESS THAN \$10.00.

For an asset to not be considered abandoned, there must be an apparent and clear act by the true owner to respond to your contact. Non returned mail does not constitute such an act unless the notice was sent return receipt requested and the owner signed the receipt. **Failure to comply with Section 1025/11(e) may result in fees and charges as provided for in Section 1025/25.5 of the Act.**

Remittance of Cash and Securities: Record the total amount of cash, the total number of shares and the total number of owners being reported and remitted. To determine the number of owner records, count all owners (including joint or unknown owners and aggregate records) as one owner per record.

Nothing to Report - According to Section 760.20 of the Rules, if you have no abandoned property as defined by statute or rule, you are required to mark this box in Section E. Then, complete the rest of form UPD601, sign and file it with us.

Section F - Verification - **This report must be verified and signed in order to be considered complete and in compliance with reporting requirements. Otherwise, it will be returned.**

# INSTRUCTIONS FOR COMPLETING FORM UPD602 – "ANNUAL REMITTANCE DETAIL"

In this packet is one Annual Remittance Detail, form UPD602, which may be duplicated as needed. Use this to report all pertinent information concerning owners and their property. Please refer to the illustration below and correspondingly numbered regions for assistance in completing the form.

## UNCLAIMED PROPERTY ANNUAL REMITTANCE DETAIL UPD602

Holder Name \_\_\_\_\_ **1**

Page \_\_\_\_ of \_\_\_\_

<b>2</b>	Check One ____ Single ____ Joint Owner ____ of ____	Rel Code <b>3</b>	Prefix <b>4</b>	Last Name or Company: (circle one) <b>5</b>		First <b>6</b>	MI <b>7</b>	Suffix <b>8</b>
	Bldg., Room, Floor, Suite or Apt # <b>9</b>					SSN <b>15</b>	Cash Amount <b>26</b>	
Street or RR / Box <b>10</b>					Date of Birth <b>16</b>	Interest / Dividend (+) <b>27</b>		
PO Box / APO / Foreign <b>11</b>					Country	Property Code <b>17</b>	Service Charge (-) <b>28</b>	
City <b>12</b>				State <b>13</b>	ZIP <b>14</b>	Account/Check # <b>18</b>	Mailing Charges (-) <b>29</b>	
Security Name <b>20</b>	CUSIP # <b>21</b>	Certificate/MF # <b>22</b>	Stock Symbol <b>23</b>	Transfer Date <b>24</b>	# of Shares <b>25</b>	Last Activity Date (Required) <b>19</b>	AMOUNT REMITTED (=) <b>30</b>	
Comments <b>31</b>								

Region 1 - HOLDER NAME. Enter the name of the business from Section B of the barcoded form UPD601.

Region 2 - On form UPD602, there are three (3) complete owner information records. If the property being reported has only one owner, you would complete one record for it. For property with two or more owners, complete an owner record for each owner. For each owner record, indicate whether the record is a single entity (check Single) or one of multiple owners. To denote multiple owners, indicate on each owner record which record it is (e.g. owner 1 of 2 or owner 2 of 2). List owner record 1 first, and additional owners immediately afterward, in numeric order.

Region 3 - For records that describe *multiple* owners, enter the code that indicates the type of relationship that exists between these owners. A relationship code should be entered on each owner record of the group. See the table on page 8 for a listing of the possible relationship codes, and examples.

Regions 4-8 - OWNER NAME. To expedite processing of your report and owner claims and inquiries based on it, we ask for owner names to be in a particular format. Please use these guidelines for entering an owner name.

- If reporting items less than \$25.00 in an aggregate, **put aggregate in the last name field.**
- **Prefix** - The title before a person's name (e.g. Mr, Mrs, Miss, Reverend, Sergeant, Captain, Doctor, etc.) Ten spaces are allowed; abbreviate as needed.
- **Last Name** - The last name (if a person) or the complete name of a company or business. **If the name is not known**, type the word **UNKNOWN** in this field and provide any available property information.
- If the owner is a *person* and the last name has punctuation or spaces, omit them and close up the space. For example:
 

<u>Original</u>	<u>Preferred</u>
O'MALLEY	OMALLEY
VAN OWENS	VANOWENS
SMITH-JONES	SMITHJONES
- If the owner name is that of a **company** or **business**, Rules A-D apply. See the table on page 7.

Rule A: Use up to 40 spaces (type it in the Last Name field). For names longer than 40 letters, only a few words can be abbreviated (see list on page 7). Do not abbreviate words other than those in this list, and do not abbreviate the first word of a name. When 40 characters are reached, stop.

Rule B: If a company or business uses an acronym instead of their full name, do not use punctuation or spaces between the letters. However, if the company's name is the name of a person, put a space after each initial.

Rule C: The only non-alphanumeric character allowed in a name is '&' (for 'AND').

Rule D: If a name begins with 'The', remove 'The'.

First Name: Use up to 30 spaces.

Middle Name: Ten spaces are allowed for middle name or initial. If more than one middle name, use the first one.

Suffix: A word added to the end of person's name (e.g. Jr, Sr, III, MD, PHD, DDS, PC, CPA, Esquire, Attorney, Estate, Minor, Deceased). Ten spaces are allowed for the suffix; abbreviate if needed.

Regions 9-14- OWNER ADDRESS. Four lines are allowed for the owner's address. Each line indicates the type of address information to be typed on that line.

TIP - SAVE TIME! OMIT PUNCTUATION IN THE ADDRESS FIELDS!

**Multiple Owners** - If the owners for a multiple owner account have the same address, fill out the complete address information for the first owner and type 'same as above' in the Street Address field for the additional owners. If the owners have different addresses, the pertinent address information must be typed for each owner.

- **Bldg, Rm, Fl, Suite or Apt #** - Use up to 30 spaces.
- **Street Address or RR Box** - Use up to 30 spaces. (For joint owners with the same address as the first owner, type 'same as above'.)
- **PO Box/APO/Foreign Address** - Use up to 30 spaces. If a foreign address, type the city, province, territory.
- **Country** - If foreign address put name of country here.

TIP - USE CITY, STATE AND ZIP CODE FIELDS FOR USA ADDRESSES ONLY!

- **City** - Use up to 30 spaces. Do not abbreviate.
- **State** - Two (2) spaces are provided for the standard US Postal Service abbreviation.
- **ZIP Code** - Use up to nine (9) spaces. At least a five digit ZIP MUST be provided. For assistance in determining the ZIP code, contact the US Postal Service.

Region 15 - Social Security Number (SSN). Nine (9) spaces are provided for the owner's SSN. If you have this information, you should provide it. It simplifies and speeds the claims process and, sometimes, may be the only information a person can document to prove ownership.

- On a multiple owner account, supply each owner's SSN, if known. If only one SSN is known for the account, apply it to the appropriate owner if known, or to the first owner if you don't know which owner it belongs to.
- If you are reporting the name of a company, use the FEIN or TAX ID #, if known.

Region 16 - Date of Birth. Six (6) spaces are provided for the owner's date of birth. If you have this information, you should provide it. It simplifies and accelerates the claim process and, sometimes, may be the only information a person can document to prove ownership.

- On a multiple owner account, supply each owner's date of birth, if known. If only one date of birth is known for the account, apply it to the appropriate owner if known or to the first owner if you don't know which owner it belongs to.

Region 17 - Property Code. This code describes the type of property being remitted. All property must have a property type code. On page 7 is a table of property type codes; assign the most appropriate code for each property reported.

Region 18 - Owner Account or Check Number. Identify the account, policy, check, serial or other property identifying number. This number should apply specifically to the owner being reported, not to a general ledger number.

TIP - REGIONS 19-30 MUST BE COMPLETED ONLY FOR THE FIRST OWNER RECORD OF A MULTIPLE OWNER ACCOUNT!

Region 19 - Last Activity Date (LAD). Record the date of last activity for this property. The date of May 1, 2004, would be recorded as 05/01/04. **REQUIRED FIELD**

Region 20 - Security Name. Use this to describe a security related property being remitted.

Region 21 - CUSIP Number. The CUSIP number of the security being reported is required (from Section G, form UPD601).

Region 22 - Certificate/Bond Number/Mutual Fund Account Number. The certificate number or bond number associated with securities reissued in the name of Springfield & Co., FEIN #90-0169148, or the mutual fund account number associated with securities registered in the name of the Treasurer of the State of Illinois, Unclaimed Property Division, FEIN #36-3716228.

Region 23 - Stock Symbol or Ticker Symbol.

Region 24 - Transfer Date for Security. This is the date of issue of a stock/bond certificate or the date of transfer of a Mutual Fund account into the Treasurer's account is required.

Region 25 - Number of Shares. Type the number of shares for this owner. The total shares for all owners of a particular security must agree with the total shares reported for that security in Section G of form UPD601. For example, suppose there are 10 owners of ABC stock listed on the report, totaling 500 shares. Certificate 123456 of ABC stock listed in Section G form UPD601 should be for 500 shares.

- Do not report fractional shares on certificated stock - remit cash in lieu of the fractional shares (property code SC09).
- Mutual funds shares are to be reported up to the 4th decimal.

Region 26 - Cash Amount. In most instances, this is the principal amount available on the date of last activity. If you are reporting security related cash property, list each cash item as separate owner record.

Region 27 - Interest/Dividends. The total interest/dividends earned on the principal amount (Region 26) since the date of last activity. Applies only to deposit accounts.

Region 28 - Service Charge. The lawful charges that may be deducted as defined in 760.60 of the applicable rules. When backup withholding has been applied to an account, reflect this by reducing the amount of cash (Region 26) or Interest/Dividends (Region 27) reported, whichever is appropriate.

Region 29 - Mailing Charge. The actual costs of a due diligence mailing as required by Section 11(e) of the Act, and as defined in Section 760.40 of the applicable rules may be deducted.

Region 30 - Amount Remitted. This is the total of Regions 26 through 29. The total of the amounts remitted for all owners must equal the amount of the check submitted with this report.

Region 31 - Comments. This line may be used for AKA, DBA, FKA or other descriptive information not included in the relationship code, prefix, suffix, property type code or account information fields.

TYPE OF BUSINESS		
*10 Agriculture/Forestry/Fishing	*40-49 Trade (Wholesale/Retail)	Financial Services (cont'd)
*12 Mining	*40 Other	#71 Securities/Commodities
*17 Construction	*41 Clothing/Home Furnishings	#72 Mutual Funds
	*42 Light Industrial	#73 Pension Funds
	*43 Heavy Industrial	#74 Holding Companies
	*44 Food/Drug	#75 Real Estate/Title Insurance
*20-29 Manufacturing		#76 Non Life Insurance
*20 Other	*50-59 Services	*79 Life Insurance
*21 Clothing/Home Furnishings	*50 Other	
*22 Light Industrial	*51 Health	*80-89 Communications
*23 Heavy Industrial	*52 Education	*80 Other
*24 Food/Drug	*53 Professional	*81 Telephone
	*56 Holding Company	*82 Radio
*30-38 Utilities/Transportation		*83 Television/Cable
*30 Other	#60-79 Financial Services	*84 Newspaper/Magazine
*31 Oil	#60 Other	
*32 Gas	#61 Banks	#90-95 Public Services
*33 Electric	#62 Trusts	#90 Other
*34 Water	#63 Credit Unions	#91 Federal
*35 Air Transportation	#64 Currency Exchanges	#92 State
*36 Water Transportation	#65 Savings & Loan	#93 County
*37 Rail Transportation	#67 Safe Deposit Box	#94 Municipal
*38 Highway Transportation	#68 Finance / Mortgage	#95 Education (Public)
		#96 Utility (Government)
		#97 Transportation (Government)
* - Reports Due May 1		
# - Reports Due November 1		

# PROPERTY TYPE CODES

Code	Description	Code	Description	Code	Description
<b><u>Account Balances</u></b>		IN02	Group Policy Benefits or Claim Payments	MS14	Pension & Profit Sharing Plans (IRA, KEOGH)
AC01	Checking Accounts	IN03	Proceeds Due Beneficiaries	MS15	Dissolution/Liquidation
AC02	Savings Accounts	IN04	Proceeds Due From Matured Policies, Endowments, and or Annuities	MS16	Misc Outstanding Checks
AC03	Matured CD or Saving Certificate	IN05	Premium Refunds	MS17	Misc Intangible Property
AC04	Christmas Club Funds	IN06	Unidentified Remittances	MS18	Suspense Liabilities
AC05	Money on Deposit to Secure Fund	IN07	Other Amounts Due Under Policy Terms	<b><u>Securities</u></b>	
AC06	Security Deposit	IN08	Agent Credit Balances	SC01	Dividends
AC07	Unidentified Deposits	<b><u>IRA &amp; Roth IRA</u></b>		SC02	Interest (Bond Coupons)
AC08	Suspense Accounts	IR01	IRA Cash	SC03	Principal Payments
AC09	Money Market	IR02	IRA Mutual Funds	SC04	Equity Payments
<b><u>Some Uncashed Checks</u></b>		IR03	IRA Securities	SC05	Profits
CK01	Cashiers Checks	IR05	Roth IRA Cash	SC06	Funds Paid To Purchase Shares
CK02	Certified Checks	IR06	Roth IRA Mutual Funds	SC07	Funds For Stocks & Bonds
CK03	Registered Checks	IR07	Roth IRA Securities	SC08	Shares of Stock (Returned by Post Office)
CK04	Treasurer's Checks	<b><u>Mineral Proceeds/Interest</u></b>		SC09	Cash For Fractional Shares
CK05	Drafts	MI01	Net Revenue Interest	SC10	Unexchanged Stock of Successor Corp
CK06	Warrants	MI02	Royalties	SC11	Other Certificate of Ownership
CK07	Money Orders	MI03	Overriding Royalties	SC12	Underlying Shares or Other Outstanding Certificates
CK08	Traveler's Checks	MI04	Production Payments	SC13	Funds For Liquidation
CK09	Foreign Exchange Checks	MI05	Working Interest	SC14	Debentures
CK10	Expense Checks	MI06	Bonuses	SC15	US Government Securities
CK11	Pension Checks	MI07	Delay Rentals	SC16	Mutual Fund Shares
CK12	Credit Checks or Memos	MI08	Shut-In Royalties	SC17	Warrants (Rights)
CK13	Vendor Checks	MI09	Minimum Royalties	SC18	Matured Bond Principal
CK14	Checks Written Off to Income	<b><u>Misc Property</u></b>		SC19	Dividend Reinvestment Plans
CK15	Outstanding Official Checks	MS01	Wages, Payroll, Salary	SC20	Credit Balances
CK16	CD Interest Checks	MS02	Commissions	SC21	Sum of Various Stock Related Cash Items
<b><u>Educational Accounts</u></b>		MS03	Workers' Compensation	SC22	Cash In Lieu
CS01	Cash	MS04	Payment of Goods & Services	SC23	Sum of Various Stock Related Stock Items
CS02	Mutual Funds	MS05	Customer Overpayments	SC24	Money Market
CS03	Securities	MS06	Unidentified Remittances	<b><u>Trusts, Investments, Escrows</u></b>	
<b><u>Court Deposits</u></b>		MS07	Unrefunded Overcharges	TR01	Paying Agents Accounts
CT01	Escrow Funds	MS08	Accounts Payable	TR02	Undelivered or Uncashed Dividends
CT02	Condemnation Awards	MS09	Credit Balances & Accounts Receivable	TR03	Funds Held In Fiduciary Capacity
CT03	Missing Heirs' Funds	MS10	Discounts Due	TR05	Trust Vouchers
CT04	Suspense Accounts	MS11	Refunds Due	TR06	Pre-Need Funeral Plans
CT05	Other Court Deposits	MS12	Unredeemed Gift Certificates	TR07	Escrow Taxes
<b><u>Health Savings Accounts</u></b>		MS13	Unclaimed Loan Collateral	TR08	Escrow Earnest Money
HS01	Cash	<b><u>Utilities</u></b>		UT01	Utility Deposits
HS02	Investment			UT02	Membership Fees
<b><u>Insurance</u></b>				UT03	Refunds or Rebates
IN01	Individual Policy Benefits or Claim Payments			UT04	Capital Credit Distributions

## ALLOWED COMPANY OR BUSINESS NAME ABBREVIATIONS

Word	Abbreviation	Word	Abbreviation	Word	Abbreviation
ASSOCIATION	ASSN	CREDIT UNION	C U	INSURANCE	INS
COMPANY	CO	CURRENCY EXCHANGE	C E	LIMITED	LTD
CORPORATION	CORP	INCORPORATED	INC	SAVINGS & LOAN	S&L



EXAMPLES OF RULES A - D APPLIED TO COMPANY OR BUSINESS NAMES (See Page 4)

Rules	Original	Preferred
A	1ST NATIONAL BANK	FIRST NATIONAL BANK
A	INSURANCE CORPORATION OF AMERICA	INSURANCE CORP OF AMERICA
A	TOOL MFG COMPANY INCORPORATED	TOOL MANUFACTURING CO INC
B,C	U P S or U.P.S.	UPS
B	I D S FINANCIAL CORP	IDS FINANCIAL CORP
B,C	U. S. POSTMASTER	US POSTMASTER
B	RJ REYNOLDS	R J REYNOLDS
B	AE STALEY	A E STALEY
C,D	THE CHILDREN'S STORE	CHILDRENS STORE
A,C	ACE MANUFACTURING AND DIST	ACE MANUFACTURING & DISTRIBUTING

RELATIONSHIP CODES

Reminder - Single owner accounts do not require a relationship code.

Code	Description	Code	Description	Code	Description
A	Joint (and)	I	Administrator	Q	Payee
B	Joint (or)	J	Administrator (and)	R	Insured
C	Custodian	K	Administrator (or)	S	Beneficiary
D	Custodian (and)	L	Executor	T	Other
E	Custodian (or)	M	Executor (and)	U	Owner
F	Trustee	N	Executor (or)	V	Agent
G	Trustee (and)	O	Uniform Gift To Minors Act	W	Authorized Signature
H	Trustee (or)	P	Remitter	X	Sole Owner

RELATIONSHIP CODE EXAMPLES

JOHN AND MARY DOE, JT TEN ..... (Use 'A' for each)  
 MARY DOE, CUST OF JOHN (UGMA) ..... (Use 'O' for JOHN, 'C' for MARY)  
 MARY DOE, CUST OF JOHN ..... (Use 'U' for JOHN, 'C' for MARY)  
 JOHN & MARY DOE, CUST OF SUE ..... (Use 'U' for SUE, 'D' for JOHN & for MARY)  
 MARY DOE, TRUSTEE OF JOHN ..... (Use 'U' for JOHN, 'F' for MARY)  
 MARY DOE, ADM OF EST OF JOHN ..... (Use 'U' for JOHN, 'I' for MARY)  
 MARY DOE, EXEC OF EST OF JOHN ..... (Use 'U' for JOHN, 'L' for MARY)  
 MARY DOE, GURD OF JOHN ..... (Use 'U' for JOHN, 'T' for MARY)  
 MARY DOE, NFO OF JOHN ..... (Use 'U' for JOHN, 'T' for MARY)  
 MARY DOE, ASSG OF JOHN ..... (Use 'U' for JOHN, 'T' for MARY)  
 MARY DOE, SUB OF JOHN ..... (Use 'U' for JOHN, 'T' for MARY)  
 MARY DOE, FBO OF JOHN ..... (Use 'S' for JOHN, 'T' for MARY)

**ABANDONMENT PERIODS (IN YEARS) FOR ILLINOIS AND RECIPROCAL STATES**

Property	DC	FL	ID	IL	IN	KY	MA	MN	MO	NE	NV	NM	NC	ND	OH	RI	SD	UT	VA	WA	WI
Savings	3	5	5	5	5	3	3	3	5	5	3	5	5	5	5	3	5	5	5	3	5
Checking	3	5	5	5	5	3	3	3	5	5	3	5	5	5	5	3	5	5	5	3	5
Non-Bank Money Orders	7	7	7	5	7	3	3	7	7	7	7	7	7	7	5	5	5	7	7	5	7
Certificates of Deposit	3	5	5	*	5	3	3	3	5	5	3	5	10	5	5	6	5	5	5	3	5
Official Bank Checks/MO	3	5	*	5	5	3	3	3	5	5	*	*	7	3	5	*	5	*	*	*	*
Safe Deposit Boxes	3	3	5	5	5	3	7	5	5	5	3	5	2	3	3	3	5	5	5	5	5
Traveler's Checks	15	15	15	15	15	7	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
Life Insurance:	Matured																				
	3	2	5	5	3	3	3	3	5	5	3	3	3	3	3	3	4	5	2	2	2
Other	3	5	5	5	5	3	3	3	5	5	3	3	5	3	3	3	4	5	5	3	5
Insurance ALL	3	--	5	5	--	3	3	3	5	5	3	3	--	3	3	3	--	5	--	--	--
Insurance Casualty	3	5	5	5	5	3	3	3	5	5	3	3	5	3	3	3	5	5	5	3	5
Utility Deposits	1	1	1	5	1	3	3	1	5	3	1	1	1	1	1	1	1	1	1	1	1
Utility Refunds	1	5	5	5	1	3	3	1	5	3	3	1	1	1	1	A	1	1	5	1	1
Dividends	3	3	5	5	3	3	3	3	5	5	3	5	3	2	5	3	5	5	5	3	3
Securities	3	3	5	5	3	3	3	3	5	5	3	5	3	3	5	5	5	5	5	3	3
Debt (Bonds)	*	3	5	5	3	3	3	3	*	5	3	5	3	3	3	5	5	5	5	3	3
Dissolutions/Liquidations	*	A	*	2	1	3	1	A	2	2	1	1	1	1	1	3	1	1	1	1	1
Fiduciaries	3	5	5	5	5	3	3	3	5	5	3	5	5	3	3	3	5	5	5	3	5
Wages	1	1	1	1	1	*	3	1	5	1	1	1	2	2	*1	1	1	1	1	1	1
State Courts & Agencies	1	1	1	7	5	5	3	3	3	3	3	1	1	3	*	*	1	1	1	2	1
Federal Courts & Agencies	1	1	1	7	5	5	3	3	3	3	3	1	1	3	*	*	1	1	1	2	1
Mineral Proceeds	3	5	5	5	5	*	3	3	5	3	3	5	5	3	1	3	5	5	5	3	5
All Other Property	3	5	5	5	5	3	3	3	5	5	3	5	5	3	*	3	5	5	5	3	5
IRA, KEOGH	3	5	3	5	3	3	3	3	5	5	3	3	3	3	3	3	5	5	5	3	5
Gift Certificates	5	Ex	5	*	Ex	3	Ex	3	%5	*	3	%3	*	*	Ex	Ex	5	5	*	*	Ex
Credit Memos	5	5	5	5	5	3	3	3	5	5	3	3	5	3	3	3	5	5	5	3	5
Vendor - Vendor Payments	3	5	5	*	5	3	3	3	5	5	3	5	5	2	Ex	3	5	5	5	3	5
Aggregate Amount	50	50	NP	25	50	100	100	100	50	25	50	50	50	50	50	50	50	25	100	50	50

**Legend:** Y = Yes  
Ex = Exempt

**N = No**

**NP = No Provision**

**A = 6 months**

**\* = Refer To State Law for Specific Information**

**% = If redeemable in merchandise only, report 60% of face value**